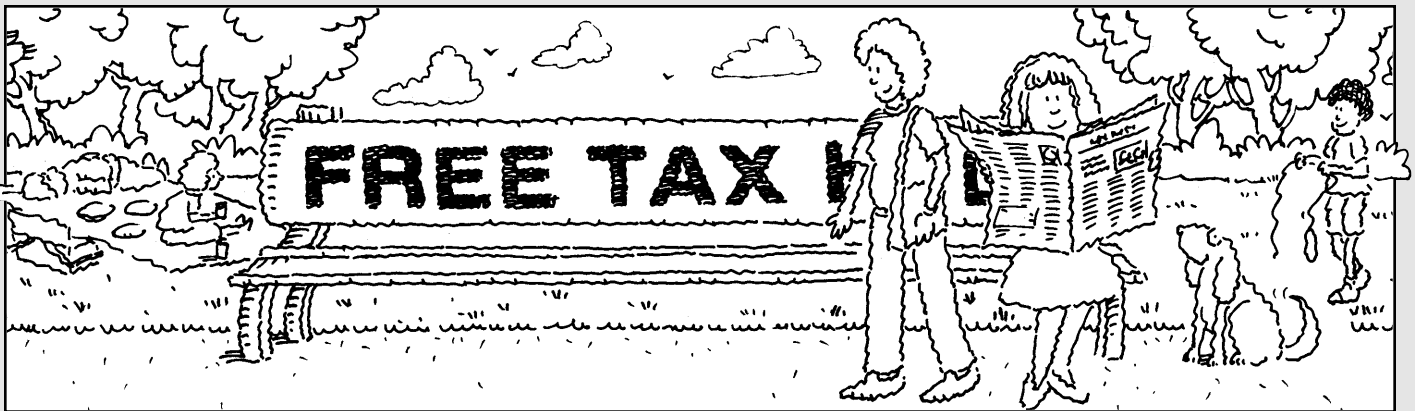
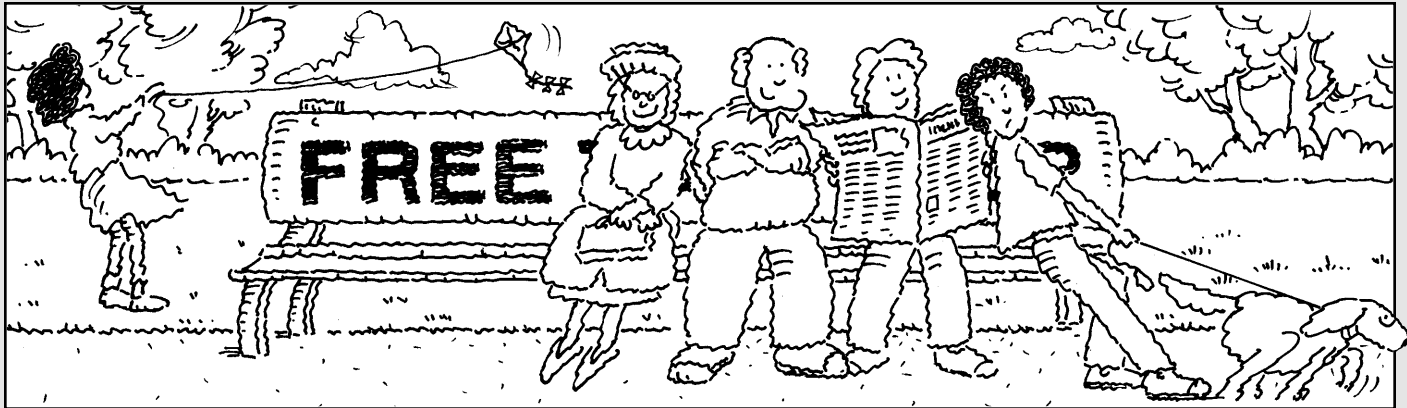


FREE!
Take one!

Guide to Free Tax Services



For tax year 1994

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GUIDE TO FREE TAX SERVICES

This Guide describes IRS tax services and publications and provides tax tips and information about many IRS programs. The materials and assistance programs are free and most are available year-round through the IRS.

Additionally, *Guide to Free Tax Services* lists toll-free IRS telephone numbers and IRS mailing addresses.

Please read on to see the many ways the IRS can help make filing your taxes easier. ■



FREE TAX SERVICES—Often, your tax questions can be answered by reading tax forms and applicable publications. But when you need more information, either during the filing season or any other time of the year, take advantage of the free tax services the IRS offers. You may call the IRS toll free at 1-800-829-1040 or visit your local IRS office with questions about your tax account, tax rules, or for general information about IRS procedures and services.

Telephone Service

Toll-free telephone assistance is available in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands. By using the toll-free telephone system, you can get answers to your tax questions and pay only local charges, if any. There is no long distance charge for your call.

During peak periods for telephone assistance, you may get a busy signal. Calls may be less frequent early in the

morning or later in the week, so you may want to call during those times.

For information on using the toll-free telephone services, turn to the section *Toll-Free Tax Help Telephone Numbers*.

TeleTax Recorded Tax Information

TeleTax is the IRS toll-free telephone service that provides both recorded tax information and

automated refund information. The *Toll-Free TeleTax Telephone Numbers* section of this Guide tells about using this service and lists tax topics.



DID YOU KNOW?

The IRS gives free tax help for taxpayers here and abroad.



Telephone Service for People with Hearing Impairments

Toll-free telephone tax assistance is available for deaf and hearing-impaired people with access to telecommunications device for the deaf (TDD) equipment. The hours of operation are:

January 1 through April 1
8:00 a.m. to 6:30 p.m.
Eastern Standard Time

April 2 through April 17
9:00 a.m. to 7:30 p.m.
Eastern Daylight Time

April 18 through October 28
9:00 a.m. to 5:30 p.m.
Eastern Daylight Time

October 29 through December 31
8:00 a.m. to 4:30 p.m.
Eastern Standard Time

Residents of all areas in the U.S., including Alaska, Hawaii, Puerto Rico, and the U.S. Virgin Islands, can call 1-800-829-4059.

Braille Tax Materials for People with Visual Impairments

Braille tax materials are available for review at Regional Libraries for the Visually Impaired in conjunction with the National Library Service for the Blind and Physically Handicapped. Currently, these materials are limited to copies of Publication 17, *Your Federal Income Tax*; Publication 334, *Tax Guide for Small Business*; Forms 1040, 1040A, 1040EZ, and related instructions; and the Tax Tables.

To locate your nearest library, write to the National Library Service, 1291 Taylor Street NW, Washington, DC, 20542.

Walk-in Service

Assistors at most IRS offices throughout the country can offer guidance with your individual federal tax return. Although they cannot prepare

your return for you, they will provide line-by-line self-help tax return assistance for you or in a group setting. But if you have a handicap that prevents you from preparing your return with the self-help method, an assistor will prepare the forms for you.

If you need help, you should bring the tax forms and instructions you received in the mail and all Forms W-2 and Forms 1099. Bring any other information (such as a copy of last year's return) that the assistors can use.

At most IRS offices, you can also get tax forms, publications, and help with questions about IRS notices or bills.

International Service

If you are a taxpayer who lives outside the United States, the IRS has a full-time permanent staff at 13 U.S. Embassies and Consulates. These offices have tax forms and publications, can help you with account problems, and answer your questions about notices and bills.

From January 1 through June 15 each year, taxpayer service representatives travel to many cities worldwide to assist taxpayers outside the U.S. In 1995, they will visit more than 120 foreign cities.

You may call your nearest U.S. Embassy, Consulate, or IRS office listed below to find out when and where assistance will be available. These IRS telephone numbers include the country or city codes required if you are outside the local dialing area. The Nassau and Ottawa numbers include the U.S. area codes.

Bonn, Germany {49} (228) 339-2119

Caracas, Venezuela {58} (2) 285-4641

London, England
{44} (71) 408-8076 or 408-8077

Mexico City, Mexico
{52} (5) 211-0042 ext. 3557 or 3559

Nassau, Bahamas (800) 829-1040

Ottawa, Canada (613) 563-1834

Paris, France {33} (1) 4296-1202

Riyadh, Saudi Arabia
{966} (1) 488-3800 ext. 1210

Rome, Italy {39} (6) 4674-2560

São Paulo, Brazil
{55} (11) 881-6511 ext. 287

Singapore {65} 338-0251 ext. 247

Sydney, Australia {61} (2) 373-9194

Tokyo, Japan {81} (3) 3224-5466

You can also write to the Assistant Commissioner (International), 950 L'Enfant Plaza SW, CP:IN:D:CS:PAO, Washington, DC, 20024, USA, for answers to your technical or tax account questions.

Taxpayer Education Programs

The IRS has year-round education programs designed to help you understand the tax laws and procedures. Volunteers trained by the IRS are an important part of these programs. For times and locations of available services in your community, or to become a volunteer, call the IRS office in your area and ask for the Taxpayer Education Coordinator or the Public Affairs Officer.

Community Outreach Tax Education

Groups of people with common tax concerns, such as retirees, farmers, small business owners, and employees, can get free tax help from IRS staff or trained volunteers at convenient community locations.

This program offers two kinds of assistance. One provides line-by-line self-help income tax return preparation for people who want to prepare their own returns. The other provides tax seminars on various tax topics. Outreach sessions may be co-sponsored by community organizations and other government agencies.

Small Business Tax Education Program

Small business owners and other self-employed individuals can learn about business taxes through a unique partnership between the IRS and local organizations. Through workshops or in-depth tax courses, instructors provide training on starting a business, recordkeeping, preparing business tax returns, self-employment tax issues, and employment taxes.

Some courses are offered free as a community service. Courses given by an educational facility may include costs for materials and tuition. Other courses may have a nominal fee to offset administrative costs of sponsoring organizations.

Understanding Taxes Program for Schools

Understanding Taxes consists of three separate tax education courses designed to teach students about their federal tax rights and responsibilities and the economics and history on which our tax system is based.

- The eighth grade program, *Taxes in U.S. History*, details the roles that taxes have played in three eras of our nation's history. It is designed for U.S. history classes. Students learn how tax policies of the past have contributed to tax policies in effect today. Teachers can integrate the program into standard curricula.
- The high school program, *Understanding Taxes*, explains how to prepare and file a simple tax return and teaches about the history, politics, and economics of our tax system. The variety of topics covered and their modular format allow the course to be used in a number of different classes, such as history, economics, consumer education, social studies, government, civics, and business education.

- The post-secondary program, *Taxes and You*, is designed to assist adult learners in becoming responsible participants in the tax system. Students will learn how taxes affect people and the economy and how to interpret and prepare tax forms. By learning how to pay only what is owed, managing personal finances will become a lot easier.

Practitioner Education

Practitioner Education provides training to people who prepare tax returns for a fee. As part of this program, practitioner institutes are held in every state in cooperation with colleges, state bureaus of revenue, and professional associations. Tax professionals can learn about recent tax law changes at these institutes, which will enhance the professional quality of the services they provide.

Assistance Programs

Many IRS programs offer free assistance with tax return preparation or tax counseling using volunteers trained by the IRS. Call the IRS office in your area and ask for the Taxpayer Education Coordinator or Public Affairs Officer for times and locations of these services or for information on becoming a volunteer.

Volunteer Income Tax Assistance (VITA)

VITA provides free help to people who cannot afford professional tax assistance, people with disabilities, people uncomfortable speaking and understanding English, the elderly, and others with special needs.

After completing IRS training, VITA volunteers help prepare basic tax returns, including Forms 1040, 1040A, 1040EZ, and some basic schedules. Volunteers also help compute certain credits like the earned income, child and dependent care, and elderly and disabled credits.

VITA sites are generally located at community centers, libraries, schools, shopping malls, houses of worship, and other convenient locations.

Tax Counseling for the Elderly (TCE)

The TCE program provides free tax help to people age 60 or older.

Volunteers who provide tax counseling are often retired individuals associated with non-profit organizations that receive grants from the IRS. Grant funds are used to reimburse volunteers for out-of-pocket expenses. These include transportation, meals, and other expenses incurred in training or in providing tax counseling assistance in any of the locations where the elderly are located, such as retirement homes, neighborhood sites, or private houses of the homebound.

Call your local IRS office for more information on this program and to find locations of TCE assistance in your area.

Student Tax Clinics

These clinics are sponsored by law and graduate accounting schools. They are staffed by student volunteers who provide free tax assistance to people who would not normally obtain counsel when faced with a tax audit or examination. Students who have received special permission from the IRS may represent these people before the IRS during examination and appeal proceedings.

Bank, Post Office and Library Program

The IRS supplies free tax preparation materials to many banks, post offices, libraries, and reference areas in technical schools, military bases, prisons, and community colleges. Participating libraries have tax forms available for copying, reference sets of IRS publications, and audiovisual

materials on preparing Forms 1040, 1040A, 1040EZ, and general tax information. Banks, post offices, and other sites stock Forms 1040, 1040A, 1040EZ, and the instructions and related schedules.

Problem Resolution Program (PRP)

If you have a tax problem with the IRS and have been unable to resolve it through normal IRS procedures, you may qualify for PRP assistance.

When IRS employees recognize persistent problems, they can refer them to PRP, which has the authority to cut through red tape. They will keep you informed of your case's

progress. PRP can usually help with delayed refunds, unanswered inquiries, and incorrect billing notices. However, PRP cannot help when there is an administrative or formal appeals procedure available or when an inquiry only questions the constitutionality of the tax system.

PRP may also be able to help if you are suffering or about to suffer a significant hardship because of your tax problem. Request Form 911, *Application for Taxpayer Assistance Order to Relieve Hardship (ATAO)*, at your local IRS office or by calling 1-800-829-1040. A significant hardship usually means being unable to provide the necessities of life such as

food, shelter, clothing, or medical care for you or your family. The Taxpayer Ombudsman, Problem Resolution Officer (PRO), or other official will review your case and advise you of action taken.

Call your local IRS office, write your local PRO, or call 1-800-829-1040 for PRP assistance. Deaf and hearing-impaired people who have access to telecommunication device for the deaf (TDD) equipment may call 1-800-829-4059. For more information about PRP and for a list of PRP addresses, get Publication 1546, *How to Use the Problem Resolution Program of the IRS*, by calling 1-800-829-3676. ■



TAX INFORMATION PROVIDED THROUGH MEDIA

—The IRS provides local media with a variety of print and audiovisual tax information materials. These materials are produced to inform you about tax issues and programs. Much of the information also can be used by educational facilities, libraries, community service groups, or other organizations by contacting their area IRS Public Affairs Officer or Taxpayer Education Coordinator. Many print and audiovisual materials are available in Spanish.

Printed Tax Information

Articles and printed public service messages covering specific tax issues are published throughout the year by your local media. During the filing season, many newspapers publish the *Tax Supplement*, which is provided by the IRS. This is a multi-page special tax section of ready-to-print articles. Over 50 different topics are included in the *Tax Supplement* to provide you with the latest tax law changes and to keep you informed of ongoing tax issues.

These materials can also be used in other printed media such as organizational newsletters and school newspapers.

Audiovisual Tax Information

The IRS produces many videotapes on selected topics. These tapes are available throughout the year for loan to interested groups or organizations without charge. To order a flyer describing the videos available, call your local IRS office or call 1-800-

829-3676 and ask for Publication 1237, *Tax Information Films*.

The IRS also produces tax programs for broadcast on radio and public television stations during the filing season.

Viewers can call to ask their specific tax questions during many of these programs. The programs highlight use of various tax forms and schedules, talk about the latest changes in the tax law, and discuss key tax issues. ■



FREE TAX PUBLICATIONS—The IRS produces many free publications to help you fill out your tax return and to answer your tax questions. All IRS publications and forms can be ordered at no charge by calling the IRS toll-free at 1-800-829-3676.

Tax Publications

You may want to order one or more of the publications listed below for either general information or more detailed information on a specific topic. Where the publication title may not be enough to describe the contents of the publication, there is a brief description. Forms and schedules related to the contents of each publication are shown after each listing.

Pub 1, *Your Rights as a Taxpayer*—explains your rights at each step in the

tax process. To ensure that you always receive fair treatment in tax matters, you should know what your rights are.

Pub 1SP, *Derechos del Contribuyente* (Your Rights as a Taxpayer)—(Spanish version of Publication 1.)

Pub 3, *Tax Information for Military Personnel (Including Reservists Called to Active Duty)*—gives information about the special tax situations of active members of the Armed

Forces. This publication contains information on items that are included in and excluded from gross income, alien status, dependency exemptions, sale of residence, itemized deductions, tax liability, and filing returns.

Forms 1040, 1040A, 1040EZ, 1040NR, 1040X, 1310, 2106, 2688, 2848, 3903, 3903F, 4868, W-2.

Pub 4, *Student's Guide to Federal Income Tax*—explains the federal tax laws that are of particular interest to high school and college students. It describes students' responsibilities to pay taxes, how to file returns, and how to get help.

Forms 1040EZ, W-2, W-4.

Pub 15, *Employer's Tax Guide (Circular E)*—Forms 940, 941, 941E.

Pub 51, *Agricultural Employer's Tax Guide (Circular A)*—Form 943.

Pub 54, *Tax Guide for U.S. Citizens and Resident Aliens Abroad*—identifies tax situations of U.S. citizens and resident aliens who live and work abroad. In particular, this publication explains the rules for excluding income and excluding or deducting certain housing costs.

Forms 1040 (Schedule SE), 1116, 2555, 2555-EZ.

Pub 80, *Federal Tax Guide for Employers in the Virgin Islands, Guam, American Samoa, and the Commonwealth of the Northern Mariana Islands (Circular SS)*—Forms 940, 941SS, 943.

HOT PUBLICATIONS

Pub 17, *Your Federal Income Tax (For Individuals)*—can help you prepare your individual tax return. This publication takes you step by step through each part of the return. It explains the tax laws in a way that will help you better understand your taxes so that you pay only as much as you owe and no more.

Forms 1040 (Schedules A, B, D, E, EIC, R, SE), 1040A, 1040EZ, 2106, 2119, 2441, 3903, W-2.

Pub 334, *Tax Guide for Small Business*—explains some federal tax laws that apply to businesses and the tax responsibilities of the four major forms of business organizations—sole proprietorship, partnership, corporation, and S corporation.

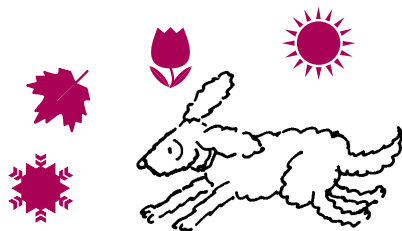
Forms 1040 (Schedule C), 1065 and 1120S (Schedule K-1), 1065, 1120, 1120-A, 1120S, 4562.

Pub 579SP, *Cómo Preparar la Declaración de Impuesto Federal* (How to Prepare the Federal Income Tax Return)—Forms 1040, 1040A (Schedules 1, 2, EIC), 1040EZ.

Pub 179, *Guía Contributiva Federal Para Patronos Puertorriqueños (Circular PR)* (Federal Tax Guide for Employers in Puerto Rico)—Forms 940PR, 941PR, 942PR, 943PR, W-3PR.

Pub 225, *Farmer's Tax Guide*—identifies the kind of farm income you must report and the different deductions you can take.

Forms 1040 (Schedules A, D, E, SE), 4136, 4562, 4684, 4797, 6251.



DID YOU KNOW?

Free tax services are available year round, not just during tax season.

Pub 349, *Federal Highway Use Tax on Heavy Vehicles*—explains which trucks, truck-tractors, and buses are subject to the federal highway use tax on heavy motor vehicles and how to figure and pay any tax due on the taxable vehicle.

Form 2290.

Pub 378, *Fuel Tax Credits and Refunds*—explains the credit or refund allowable for the federal excise taxes paid on certain fuels and the income tax credit available for alcohol used as a fuel.

Forms 843, 4136, 6478, 8849.

Pub 448, *Federal Estate and Gift Taxes*—Forms 706, 709.

Pub 463, *Travel, Entertainment, and Gift Expenses*—identifies business-related travel, entertainment, gift, and local transportation expenses that may be deductible.

Form 2106.

Pub 501, *Exemptions, Standard Deduction, and Filing Information*—Forms 2120, 8332.

Pub 502, *Medical and Dental Expenses*—explains which medical and dental expenses are deductible, how to deduct them, and how to treat insurance reimbursements you may receive for medical care.

Form 1040 (Schedule A).

Pub 503, *Child and Dependent Care Expenses*—explains that you may be able to take a credit if you pay someone to care for your dependent who is under age 13, your disabled dependent, or your disabled spouse. For purposes of the credit, "disabled" refers to a person physically or mentally incapable of self-care. Tax rules covering benefits paid under a dependent care assistance plan are also explained.

See Publication 926, which tells of the employment taxes you may have to pay if you are a household employer.

Forms 1040A (Schedule 2), 2441.

Pub 504, *Divorced or Separated Individuals*—Form 8332.

Pub 505, *Tax Withholding and Estimated Tax*—Forms W-4, W-4P, W-4S, 1040-ES, 2210, 2210F.

Pub 508, *Educational Expenses*—identifies work-related educational expenses that may be deductible.

Forms 1040 (Schedule A), 2106, 2106EZ.

Pub 509, *Tax Calendars for 1995*

Pub 510, *Excise Taxes for 1995*—covers in detail the various federal excise taxes reported on Form 720. These include environmental taxes; facilities and service taxes on communications and air transportation; fuel taxes; manufacturers' taxes; vaccines;

tax on heavy trucks, trailers, and tractors; luxury taxes; and tax on ship passengers. This publication briefly describes other excise taxes and which forms to use in reporting and paying the taxes.

Forms 11-C, 637, 720, 730, 6197, 6627, 8743, 8807.

Pub 513, *Tax Information for Visitors to the United States*—briefly reviews the general requirements of U.S. income tax rules for foreign visitors who may have to file a U.S. income tax return during their visit. Most visitors who come to the United States are not allowed to work in this country. Check with the Immigration and Naturalization Service before taking a job.

Forms 1040C, 1040-ES (NR), 1040NR, 2063.

Pub 514, *Foreign Tax Credit for Individuals*—explains that if you paid foreign income tax, you may be able to take a foreign tax credit or deduction to avoid double taxation. This publication also identifies which foreign taxes qualify and how to figure your credit or deduction.

Form 1116.

Pub 515, *Withholding of Tax on Nonresident Aliens and Foreign Corporations*—provides information for withholding agents who are required to withhold and report tax on payments to nonresident aliens and foreign corporations. This publication includes information on required withholding upon the disposition of a U.S. real property interest by a foreign person. Also, it includes three tables listing U.S. tax treaties and some of the treaty provisions that provide for reduction of or exemption from withholding for certain types of income.

Forms 1001, 1042, 1042S, 1078, 4224, 8233, 8288, 8288-A, 8288-B, 8709, 8804, 8805, 8813, W-8.

Pub 516, *Tax Information for U.S. Government Civilian Employees Stationed Abroad*

Pub 517, *Social Security and Other Information for Members of the Clergy and Religious Workers*—defines social security and medicare taxes for ministers and religious workers. This publication explains the income tax treatment of certain income items.

Forms 1040 (Schedules C-EZ and SE), 2106EZ, 4029, 4361.

Pub 519, *U.S. Tax Guide for Aliens*—gives guidelines on how aliens determine their U.S. tax status and figure their U.S. income tax.

Forms 1040 (Schedule A), 1040C, 1040NR, 2063.

Pub 520, *Scholarships and Fellowships*—explains the tax rules that apply to U.S. citizens and resident aliens who study, teach, or conduct research in the United States or abroad under scholarships and fellowship grants.

Forms 1040A, 1040EZ.

Pub 521, *Moving Expenses*—explains whether certain expenses of moving are deductible. For example, if you changed job locations last year or started a new job, you may be able to deduct your moving expenses. You also may be able to deduct expenses of moving to the United States if you retire while living and working overseas or if you are a survivor or dependent of a person who died while living and working overseas. This publication covers the rules for expenses incurred in 1994 and expenses incurred in 1993.

Forms 3903, 3903F, 4782.

Pub 523, *Selling Your Home*—explains how to treat any gain or loss from selling your main home.

Form 2119.

Pub 524, *Credit for the Elderly or the Disabled*—explains that you may be able to claim this credit if you are 65 or older, or if you are retired on permanent and total disability.

Forms 1040 (Schedule R), 1040A (Schedule 3).

Pub 525, *Taxable and Nontaxable Income*

Pub 526, *Charitable Contributions*—Forms 1040 (Schedule A), 8283.

Pub 527, *Residential Rental Property*—explains rental income and expenses and how to report them on your return. This publication also defines the sale of rental property and other special rules that apply to rental activity.

Forms 1040 (Schedule E), 4562, 4797.

Pub 529, *Miscellaneous Deductions*—identifies expenses you may be able to take as miscellaneous deductions on Form 1040 (Schedule A), such as employee business expenses and expenses of producing income. This publication does not discuss other itemized deductions, such as the ones for charitable contributions, moving expenses, interest, taxes, or medical and dental expenses.

Forms 1040 (Schedule A), 2106EZ.

Pub 530, *Tax Information for First-Time Homeowners*

Pub 531, *Reporting Tip Income*—explains how tip income is taxed and the rules for keeping records and reporting tips to your employers. This publication focuses on employees of food and beverage establishments, but recordkeeping rules and other information may also apply to other workers who receive tips, such as

hairdressers, cab drivers, and casino dealers. (See Publication 1244.)

Forms 4070, 4070A.

Pub 533, *Self-Employment Tax*—explains payment of self-employment tax. This is a social security and Medicare tax for people who work for themselves.

Form 1040 (Schedule SE).

Pub 534, *Depreciation*—Form 4562.

Pub 535, *Business Expenses*

Pub 536, *Net Operating Losses*—Form 1045.

Pub 537, *Installment Sales*—explains that some property sales arrangements provide that part or all of the selling price be paid in a later year. These are installment sales. If you finance the buyer's purchase of your property, instead of having the buyer get a loan or mortgage from a bank (or other lender), you probably have an installment sale.

Form 6252.

Pub 538, *Accounting Periods and Methods*

Pub 541, *Tax Information on Partnerships*—Form 1065 (Schedules K, K-1).

Pub 542, *Tax Information on Corporations*—Forms 1120, 1120A.

Pub 544, *Sales and Other Dispositions of Assets*—explains how to figure gain and loss on various transactions, such as trading, selling, or exchanging an asset used in a trade or business. This publication defines capital and noncapital assets and the tax results of different types of gains and losses.

Forms 1040 (Schedule D), 4797, 8824.

Pub 547, *Nonbusiness Disasters, Casualties, and Thefts*—identifies when you can deduct a disaster, casualty, or theft loss occurring from events such as hurricanes, earthquakes, tornadoes, fires, floods, vandalism, loss of deposits in a bankrupt or insolvent financial institution, and car accidents. This publication also explains how to treat the reimbursement you receive from insurance or other sources.

Form 4684.

Pub 550, *Investment Income and Expenses*—Forms 1040 (Schedules B and D), 1099-INT, 1099-DIV, 4952, 6781, 8815.

Pub 551, *Basis of Assets*—explains how to determine the basis of property, which is usually its cost.

Pub 552, *Recordkeeping for Individuals*

Pub 553, *Highlights of 1994 Tax Changes*

Pub 554, *Tax Information for Older Americans*—Forms 1040 (Schedules B, D, R), 1040A, 2119.

Pub 555, *Federal Tax Information on Community Property*—provides helpful information to married taxpayers who reside in a community property state—Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, or Wisconsin. If you file a separate tax return, you should understand how community property laws affect the way you figure your tax before completing your federal income tax return.

Pub 556, *Examination of Returns, Appeal Rights, and Claims for Refund*—Forms 1040X, 1120X.

Pub 556SP, *Revisión de las Declaraciones de Impuesto, Derecho de Apelación y Reclamación de Reembolsos*—(Spanish version of Publication 556.)

Pub 557, *Tax-Exempt Status for Your Organization*—explains the rules and procedures that apply to organizations obtaining and keeping exemption from federal income tax under section 501(a) of the Internal Revenue Code of 1986.

Forms 990, 990EZ, 990PF, 1023, 1024.

Pub 559, *Survivors, Executors, and Administrators*—provides helpful information for reporting and paying the proper federal income tax if you are responsible for settling a decedent's estate. This publication answers many questions that a spouse or other survivor faces when a person dies.

Forms 1040, 1041, 4810.

Pub 560, *Retirement Plans for the Self-Employed*—explains tax considerations relevant to retirement plans available to self-employed employers, such as the simplified employee pensions (SEPs) and Keogh (H.R. 10) plans.

Forms 5305-SEP, 5500EZ.

Pub 561, *Determining the Value of Donated Property*—Form 8283.

Pub 564, *Mutual Fund Distributions*—explains the tax treatment of distributions paid or allocated to an individual shareholder of a mutual fund and explains how to figure gain or loss on the sale of mutual fund shares.

Forms 1040 (Schedules B and D), 1099-DIV.

Pub 570, *Tax Guide for Individuals With Income From U.S. Possessions*—provides tax guidance for individuals with income from

American Samoa, Guam, the Commonwealth of the Northern Mariana Islands, Puerto Rico, or the U.S. Virgin Islands.

Forms 4563, 5074, 8689.

Pub 571, *Tax-Sheltered Annuity Programs for Employees of Public Schools and Certain Tax-Exempt Organizations*—explains the rules concerning employers qualified to buy tax-sheltered annuities, eligible employees who may participate in the program, and the amounts that may be excluded from income.

Form 5330.

Pub 575, *Pension and Annuity Income (Including Simplified General Rule)*—explains how to report this income and discusses the special tax treatment you may be able to get for lump-sum distributions from pension, stock bonus, or profit-sharing plans. Also discusses rollovers from qualified retirement plans.

Forms 1040, 1040A, 1099-R, 4972.

Pub 578, *Tax Information for Private Foundations and Foundation Managers*—Form 990-F.

Pub 583, *Taxpayers Starting a Business*—Forms 1040 (Schedule C), 4562.

Pub 584, *Nonbusiness Disaster, Casualty, and Theft Loss Workbook*

Pub 584SP, *Registro de Pérdidas Personales Causadas por Desastres, Hechos Fortuitos (Imprevistos) o Robos*—(Spanish version of Publication 584.)

Pub 587, *Business Use of Your Home*—explains rules for claiming a deduction for business use of your home and what expenses may be deducted.

Pub 589, *Tax Information on S Corporations*—discusses how to become an S corporation, how S corporations may be taxed, how income is distributed to shareholders, and how to terminate an S corporation.

Form 1120S (Schedule K-1).

Pub 590, *Individual Retirement Arrangements (IRAs)*—explains the tax rules for IRAs and the penalties for not following them. An IRA is a personal savings plan that offers you tax advantages to set aside money for your retirement. This publication also includes tax rules for simplified employee pension (SEP) plans.

Forms 1040, 1040A, 5329, 8606.

Pub 593, *Tax Highlights for U.S. Citizens and Residents Going Abroad*—provides a brief overview of various U.S. tax provisions that apply to U.S. citizens and resident aliens who live or work abroad and expect to receive income from foreign sources.

Pub 594, *Understanding the Collection Process*—defines your rights and duties as a taxpayer who owes federal taxes. This publication also explains how the IRS fulfills its legal obligation to collect these taxes.

Pub 594SP, *Comprendiendo el Proceso de Cobro* (Understanding the Collection Process)—(Spanish version of Publication 594.)

Pub 595, *Tax Guide for Commercial Fisherman*—is intended for sole proprietors who use Form 1040 (Schedule C) to report profit or loss from fishing. This publication does not cover corporations or partnerships.

Forms 1040 (Schedule C), 1099-MISC, 4562, 4797.

Pub 596, *Earned Income Credit*—explains who may receive the credit, how to figure and claim the credit,

and how to receive advance payments of the credit.

Forms 1040, 1040A (Schedule EIC), W-5.

Pub 596SP, *Crédito por Ingreso del Trabajo* (Earned Income Credit)—(Spanish version of Publication 596.)

Pub 597, *Information on the United States-Canada Income Tax Treaty*—reproduces the text of the U.S.-Canada income tax treaty and defines its key provisions. This publication also explains certain tax problems that may be encountered by Canadian residents who temporarily work in the United States.

Pub 598, *Tax on Unrelated Business Income of Exempt Organizations*—explains the tax provisions that apply to most tax-exempt organizations that regularly operate a trade or business that is not substantially related to its exempt purpose. Generally, a tax-exempt organization with gross income of \$1,000 or more from an unrelated trade or business must file a return and pay any taxes due.

Form 990-T.

Pub 686, *Certification for Reduced Tax Rates in Tax Treaty Countries*—explains how U.S. citizens, residents, and domestic corporations may certify to a foreign country that they are entitled to tax treaty benefits.

Pub 721, *Tax Guide to U.S. Civil Service Retirement Benefits*—Forms 1040, 1040A.

Pub 850, *English-Spanish Glossary of Words and Phrases Used in Publications Issued by the Internal Revenue Service*

Pub 901, *U.S. Tax Treaties*—explains the reduced tax rates and exemptions from U.S. taxes provided

under U.S. tax treaties with foreign countries. This publication provides helpful information for residents of those countries who receive income from U.S. sources. It may be useful to U.S. citizens and residents with income from abroad.

Forms 1040NR, 8833.

Pub 904, *Interrelated Computations for Estate and Gift Taxes*—Forms 706, 709.

Pub 907, *Tax Highlights for Persons with Disabilities*—briefly explains tax laws that apply to persons with disabilities and directs readers to sources of detailed information, such as Pub 502, *Medical and Dental Expenses*; Pub 503, *Child and Dependent Care Expenses*; Pub 524, *Credit for the Elderly or the Disabled*; Pub 525, *Taxable and Nontaxable Income*; and Pub 915, *Social Security Benefits and Equivalent Railroad Retirement Benefits*. For information on the disabled access credit and the jobs credit, see Pub 334, *Tax Guide for Small Business*. For business tax information on deducting costs of removing architectural or transportation barriers, see Pub 535, *Business Expenses*.

Pub 908, *Tax Information on Bankruptcy*—Forms 982, 1040, 1041.

Pub 911, *Tax Information for Direct Sellers*—provides information on figuring income from direct sales and identifies deductible expenses. A direct seller is a person who sells consumer products to others on a person-to-person basis, such as door-to-door, at sales parties, or by appointment in someone's home.

Form 1040 (Schedules C, SE).

Pub 915, *Social Security Benefits and Equivalent Railroad Retirement Benefits*—Forms SSA-1042S and RRB-1042S, SSA-1099 and RRB-1099, Social Security Benefits Worksheets, Notice 703.

Pub 917, *Business Use of a Car*—Forms 2106, 2106EZ.



DID YOU KNOW?

These publications can be ordered by calling IRS toll-free at 1-800-829-3676.



Pub 919, *Is My Withholding Correct for 1995?*—defines Form W-4 and offers guidance for withholding the right amount of tax from your pay.
Form W-4.

Pub 924, *Reporting of Real Estate Transactions to IRS*—defines information that sellers of certain real estate must provide to individuals who report real estate transactions to the IRS on Form 1099-S.

Pub 925, *Passive Activity and At-Risk Rules*—Form 8582.

Pub 926, *Employment Taxes for Household Employers*—identifies “household employers.” You may be a household employer if you have a babysitter, maid, gardener, or other person who works at your house. This publication explains what taxes to withhold and pay and what records to keep.

Forms 940, 940-EZ, 942, W-2, W-4, W-5.

Pub 929, *Tax Rules for Children and Dependents*—explains filing requirements and the standard deduction amount for dependents. This

publication also defines when and how a child’s parents may include their child’s interest and dividend income on their return and when and how a child’s interest, dividends, and other investment income is taxed at the parents’ tax rate.

Forms 8615, 8814.

Pub 936, *Home Mortgage Interest Deduction*—Form 1040 (Schedule A).

Pub 937, *Employment Taxes*—explains your tax responsibilities and reporting requirements if you have employees.

Forms 940, 941, 1099-MISC, W-2, W-4.

Pub 938, *Real Estate Mortgage Investment Conduits (REMICs) Reporting Information*—explains reporting requirements for issuers of REMICs and Collateralized Debt Obligations (CDOs) and contains a directory of REMICs and CDOs to assist brokers and middlemen with their reporting requirements.

Pub 939, *Pension General Rule (Nonsimplified Method)*—covers the General Rule for the taxation of pensions and annuities, which must be used if the Simplified General Rule does not apply or is not chosen. For example, this nonsimplified method must be used for payments under commercial annuities. The publication contains needed actuarial tables.

Pub 945, *Tax Information for Those Affected by Operation Desert Storm*

Pub 946, *How To Begin Depreciating Your Property*

Pub 947, *Practice Before the IRS and Power of Attorney*—explains who can represent a taxpayer before the IRS and what forms or docu-

ments are used to authorize a person to represent a taxpayer.

Forms 2848, 8821.

Pub 950, *Introduction to Estate and Gift Taxes*—outlines some of the topics covered in Publication 448, *Federal Estate and Gift Taxes*.

Pub 952, *Sick Pay Reporting*—explains procedures for third-party insurers to report sick pay.

Pub 953, *International Tax Information for Business*—covers topics of interest to U.S. citizens and resident aliens with foreign investments and nonresident aliens who want to invest in U.S. businesses.

Pub 1004, *Identification Numbers Under ERISA*

Pub 1045, *Information for Tax Practitioners*

Pub 1212, *List of Original Issue Discount Instruments*—explains the tax treatment of original issue discount (OID) by brokers and other middlemen and by owners of OID debt instruments.

Pub 1244, *Employee’s Daily Record of Tips and Report to Employers*—Forms 4070, 4070-A.

Pub 1542, *Per Diem Rates*

Pub 1544, *Reporting Cash Payments of Over \$10,000 (Received in a Trade or Business)*—explains when and how persons in a trade or business must file a Form 8300 when they receive cash payments of more than \$10,000 from one buyer. It also discusses the substantial penalties for not filing the form.

Form 8300.

Pub 1546, *How To Use the Problem Resolution Program of the IRS* ■



Index of Topics and Related Publications

Look over the following index to find the topic you have questions about.

The number(s) listed after each topic is the publication number(s) that you will need when ordering a free copy(s). Where more than one number is listed after a topic, bold type has been used to identify the publication(s) that provides the most detailed information about that topic. Refer to the section titled **FREE TAX PUBLICATIONS** for a brief description of many of the publications listed below.



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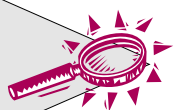
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SUBJECTS YOU MAY WANT TO KNOW MORE ABOUT – The IRS has EVEN MORE programs or

processes that can offer you tax assistance. A description of some of the more popular ones follows. In many cases, the description includes publications and telephone numbers for additional information.

You can order IRS publications by calling the IRS at 1-800-829-3676. You should receive your order within 7–15 workdays. If a publication is on backorder or discontinued, we will notify you.

Alternative Ways To File

The IRS offers alternatives to the traditional “paper” return filing method . . . electronic filing and 1040PC return filing. These methods can make filing easier and more accurate. All you may need is a tax professional or a home computer.



DID YOU KNOW?

That you can send electronic tax return files over the phone lines directly to the IRS.

Electronic Tax Return Filing

Electronic filers (both those who prepare tax returns and those who merely transmit them) can send your tax return over telephone lines directly to the IRS. Computers automatically check for errors and missing information. Your electronic filer is notified electronically by the IRS that your return has been received and accepted within 48 hours after the original transmission.

When expecting a refund, you can get it directly deposited into your

checking or savings account. If you expect to owe taxes, you can go ahead and file electronically and then pay by April 15.

Look in your local telephone directory for tax professionals who, for a fee, can transmit your return, whether they prepare the return or you do it yourself.

1040PC Tax Return Filing

The 1040PC return is prepared on a personal computer using an IRS-accepted print option. This option is included in various tax preparation software packages, which are available at many computer software stores. The program automatically prints the return in a three-column “answer sheet” format. It prints only the line numbers, dollar amounts, and, when called for, brief descriptions of line entries. This format will reduce the 1040PC return to two or more pages rather than an equivalent traditional paper return with eleven or more pages. For easy understanding, a legend “description” paper which explains each line entry made by the taxpayer, should accompany the return.

If you owe taxes, you can file early and pay by April 15 using a payment voucher.

For more information, call your local IRS office.

Amending a Return

If you find that you made a mistake on your tax return, you can correct it by filing a Form 1040X, *Amended U.S. Individual Income Tax Return*. Generally, you must file this form within three years from the date you filed your original return or within two years from the date you paid your tax, whichever is later. File Form 1040X with the Internal Revenue Service Center for your area. (Your state tax liability may be affected by a change made on your federal income tax return. For more information on this, contact your state tax authority.)

Collection Process

The IRS checks tax returns for accuracy and to confirm that payment has been made. If there is an amount due, the IRS will send you a notice of tax due that you must pay within 10 days of the date of the bill.

If you believe a bill from the IRS is incorrect, contact the IRS immediately. You need to provide information showing why you think the bill is wrong. If the IRS agrees with you, then your account will be corrected.

However, if the bill is correct and it is not paid within 10 days, interest and penalties will be charged on the amount you owe until the full amount due is paid. If the taxes, interest, and penalties go unpaid,

then a federal tax lien may also be filed on your property.

If you cannot pay the entire amount due, contact your local IRS office. Depending on your financial condition, an installment agreement or other payment arrangement may be approved. (See Payment Methods later in this section.)

If you ignore the notice of tax due, the IRS may enforce collection by taking your assets, including your income and other property.

The collection process can be stopped at any stage if the amount you owe is paid in full.

More information on the collection process and about your rights is found in Publication 1, *Your Rights As A Taxpayer*, and Publication 594, *Understanding The Collection Process* (both are available in Spanish).

Copies of Prior Year Returns

There are occasions when you may need a copy of your prior year(s) Federal Tax Form 1040, 1040A, or 1040EZ, or a summary transcript of your return, or tax account information. For example, you may need a copy when applying for a home mortgage or school financial aid.

- You can get a copy of a prior year(s) tax return by completing Form 4506, *Request for Copy or Transcript of Tax Form*, and mailing it to the IRS address where you filed your return. There is a fee for each year's return. Allow 90 days to receive your copy.
- For a summary transcript of your tax return, send a completed Form 4506 to the IRS address where the return was filed. There is no charge. Please allow seven work days for delivery.
- For tax account information, write or visit an IRS office or call the IRS toll-free number listed in your telephone directory. This list of basic tax data, like marital status, type of

return filed, adjusted gross income, taxable income, etc., is available free of charge. Do not use Form 4506 to request this information. Please allow 15 days for delivery.

To obtain Form 4506, call the IRS at 1-800-829-3676.



DID YOU KNOW?

You may be entitled to tax credits. Read below for more information.

Credits

The tax laws include a number of credits you may be entitled to take. The following are several of the more popular credits available.

- earned income credit
- child and dependent care credit
- mortgage interest credit
- foreign tax credit

Turn to the Index of Topics and Related Publications section and look under "Credits" for a list of the credits and the related publications, for details.

Disasters

When property is damaged or lost in a hurricane, earthquake, fire, flood, or similar event that is sudden, unexpected, or unusual, it is called a casualty. Your loss from a casualty may be deductible on your tax return for the year the casualty occurred. But, if the loss happened in an area the President has designated a disaster area, you may not have to wait until the end of the year to file a tax return and claim the loss. You may be able to file an amended return for last year right now and get a refund of taxes you have already paid. For details, get Publication 547, *Nonbusiness Disasters, Casualties, and Thefts*.

Employee or Independent Contractor Status

Some workers incorrectly are treated as independent contractors when they are really employees.

Generally, an employee is controlled by an employer in ways that a true independent contractor is not. If the employer sets the work hours, provides the tools needed to do the job, and has the authority to hire and fire, then, chances are, the worker is an employee, not an independent contractor.

Those who should be classified as employees, but aren't, may lose out on social security benefits, workers' compensation, unemployment benefits, and, in many cases, group insurance (including life and health), and retirement benefits. For details, get Publication 937, *Employment Taxes*.

Estimated Tax

If you are self-employed or have other income not subject to income tax withholding, you may have to make estimated tax payments. For details on who must pay estimated taxes and how and when to make payments, get Publication 505, *Tax Withholding and Estimated Tax*.

Examination of Returns

If the IRS selects your return for examination, you may be asked to show records such as canceled checks, receipts, or other supporting documents to verify entries on your return. You can appeal if you disagree with the examination results. Your appeal rights will be explained to you.

You may act on your own behalf or have an attorney, a certified public accountant, or an individual enrolled to practice before the IRS represent or accompany you. Student Tax Clinics are available in some areas to help people during examination and appeal proceedings. Call your local IRS office and ask for the Taxpayer Education Coordinator or the Public Affairs Officer.

For more information, get Publication 556, *Examination of Returns, Appeal Rights, and Claims for Refund*, and Publication 1, *Your Rights as a Taxpayer* (both are available in Spanish). Also see Publication 947, *Practice Before the IRS and Power of Attorney*.

Form W-4, *Employee's Withholding Allowance Certificate*

Each time you start working for an employer, you should complete a Form W-4. This information will help your employer know how much federal tax to withhold from your wages. If your tax situation changes, complete a new Form W-4 so that the correct amount of tax will be withheld. For more information, get Publication 919, *Is My Withholding Correct for 1995?*

Form W-5, *Earned Income Credit Advance Payment Certificate*

You can file a Form W-5 with your employer if you are eligible for the earned income tax credit (EITC) and have a qualifying child. This will allow you to receive payment of the credit during the year instead of at the end of the year. The amount of the advance EITC payment you receive will be shown on your Form W-2. For more information, get Publication 596, *Earned Income Credit* (available in Spanish).

Late (Overdue) Returns

Sometimes people miss filing their taxes because of personal problems, no money to pay, lost records, or confusion over complex tax rules.

If you missed filing your federal income tax return for a year or so and should have filed, IRS staff will work with you to help you get back on track. Copies of missing documents like Form W-2, *Wage and Tax Statement*, can often be retrieved. If you owe taxes, the IRS will explain your payment options. And if you have a refund coming, they will explain the time limit on getting it.

Call your local IRS office or the toll-free number now for assistance. Remember, interest and penalties are adding up if you owe taxes, and time is running out if you are due a refund. (The IRS will not press criminal charges against people who come forward on their own to file a truthful return.) For more information, get Publication 1715, *It's Never Too Late* (available in Spanish).

Payment Methods

If you are not able to pay in full the taxes you owe, IRS staff will work with you to find the best way to meet your tax obligations. This may include an installment agreement or acceptance of an offer to settle the account for less than the amount owed. Call the toll-free number or your local IRS office. More information is in Publication 594,

Understanding the Collection Process (available in Spanish).

Social Security Number (SSN)

List the correct social security number for yourself, spouse, or dependent on your tax return. Other supporting forms and schedules you fill out for certain credits require SSNs, too. Be sure each SSN is complete and correct or processing of your return could be delayed. If you are getting a refund, that could be delayed also.

Name Change

If your name has changed for some reason, like marriage or divorce, notify the Social Security Administration (SSA) immediately.

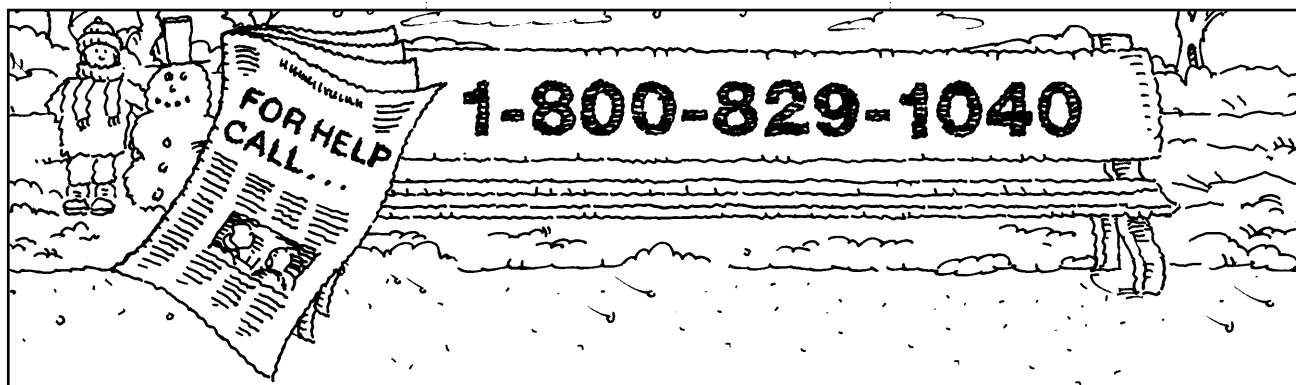
If the name and social security number you show on your tax return does not match the one SSA has on record, there can be a processing delay, which could hold up your refund.

Dependent's SSN

If you claim an exemption for a dependent, you are required to show his or her social security number on your tax return.

If you do not list a complete and correct social security number, any refund attributable to claiming the dependent may be held up.

To get a social security number, contact the nearest Social Security Administration office to get Form SS-5, *Application for a Social Security Number Card*. ■





TAX TIPS WHEN FILING YOUR RETURN—

Gathering forms, receipts, and other paperwork to complete your tax return is only half the battle. Once you've finished your return, it is equally important to double-check your forms, figures, information, and packaging procedures.

Please review your return and envelope for misprinted, overlooked, or miscalculated information. Any mistake can cause processing delays that may hold up your refund.

The tips below can serve as your checklist to prevent mistakes on your tax return. And make sure you have enough postage and your complete return address on the IRS envelope to avoid mailing delays.

Remember any delay could cause you notices, penalties, and interest charges.

Important Parts of Your Return

- ☐ **Age/Blindness Box Checked?**—If you are age 65 or older or blind, or your spouse is age 65 or older or blind, make sure you check the appropriate box(es) on Form 1040 or Form 1040A.
- ☐ **Earned Income Credit Claimed, Figured Correctly?**—This is a special tax credit that can help some people who work and have incomes below a certain level. For more information on whether you qualify and how to figure the credit, get Publication 596, *Earned Income Credit*, or Publication 596SP, *Crédito por Ingreso del Trabajo* (Spanish version).
- ☐ **Federal Income Tax Withheld, Not Social Security Tax, Entered On The Return?**—Form W-2 shows both the federal income tax and FICA (social security tax)

withheld. Remember to use the amount for federal income tax on your return to calculate your total income tax withheld.

- ☐ **Entry For Standard Deduction Amount Correct?**—If you do not itemize deductions, use the correct standard deduction chart to find the right amount.
- ☐ **Refund Or Balance Due Correct?**—Check your addition and subtraction. If your total payments are more than your total tax, you are due a refund. A balance due is figured when your taxes due are more than the amount you have already paid.
- ☐ **Tax From Tax Tables Entered Correctly?**—First, take the amount shown on the taxable income line of your Form 1040, 1040A, or 1040EZ and find the line in the tax table showing that amount. Next, find the column for your marital status (married filing jointly, single, etc.) and read down the column. The amount shown where the income line and filing status column meet is your tax. ■



Important Double Checks on Your Return Before Mailing

- ☐ Check for math errors.
- ☐ Attach Copy B of all Forms W-2.
- ☐ Attach all required forms and related schedules.
- ☐ Place preprinted address label on your return and make any necessary changes on it.
- ☐ Sign and date your return (both husband and wife must sign a joint return).
- ☐ If you owe tax, include your check or money order payable to "Internal Revenue Service," not the "IRS." You must write your social security number, daytime telephone number, tax form number, and tax year on your check or money order.
- ☐ Make a copy of the return for your records.

Important Mailing Procedures

- ☐ Use preprinted envelope that came in the tax package to mail your return. If you do not have one, address an envelope to the Internal Revenue Service Center for your state.
- ☐ Write your complete return address on the envelope.
- ☐ Attach the correct postage.



TOLL-FREE TELEPHONE NUMBERS

Call the IRS with Your Tax Questions.

If you cannot answer your tax question by reading the tax form instructions or one of our free tax publications, please call us for assistance Monday through Friday from 7:30 a.m. to 5:30 p.m. Hours in Alaska and Hawaii may vary. If you want to check on the status of your refund, call TeleTax.

Choosing the Right Number

Use only the number listed on this page for your area. Use a local city number only if it is not a long distance call for you. Please do not dial "1-800" when using a local city number. However, when dialing from an area that does not have a local number, be sure to dial 1-800 before calling the toll-free number.

Before You Call

IRS representatives care about the quality of the service we provide to you, our customer. You can help us provide accurate, complete answers to your tax questions by having the following information available.

- The tax form, schedule, or notice to which your question relates.
- The facts about your particular situation (the answer to the same question often varies from one taxpayer to another because of differences in their age, income, whether they can be claimed as a dependent, etc.).
- The name of any IRS publication or other source of information that you used to look for the answer.

Before You Hang Up

If you do not fully understand the answer you receive, or you feel our representative may not fully understand your question, our representative needs to know this. The representative will be happy to take the additional time required to be sure he or she has answered your question fully and in the manner that is most helpful to you.

By law, you are responsible for paying your fair share of federal income tax. If we should make an error in answering your question, you are still responsible for the payment of the correct tax. Should this occur, however, you will not be

charged any penalty. To make sure that IRS representatives give accurate and courteous answers, a second IRS representative sometimes listens in on telephone calls. No record is kept of any taxpayer's identity. ■

Toll-Free Tax Help Telephone Numbers

Alabama 1-800-829-1040	Massachusetts Boston, 536-1040 Elsewhere, 1-800-829-1040	Puerto Rico San Juan Metro Area, 766-5040 Elsewhere, 1-800-829-1040
Alaska Anchorage, 561-7484 Elsewhere, 1-800-829-1040	Michigan Detroit, 237-0800 Elsewhere, 1-800-829-1040	Rhode Island 1-800-829-1040
Arizona Phoenix, 640-3900 Elsewhere, 1-800-829-1040	Minnesota Minneapolis, 644-7515 St. Paul, 644-7515 Elsewhere, 1-800-829-1040	South Carolina 1-800-829-1040
Arkansas 1-800-829-1040	Mississippi 1-800-829-1040	South Dakota 1-800-829-1040
California Oakland, 839-1040 Elsewhere, 1-800-829-1040	Missouri St. Louis, 342-1040 Elsewhere, 1-800-829-1040	Tennessee Nashville, 834-9005 Elsewhere, 1-800-829-1040
Colorado Denver, 825-7041 Elsewhere, 1-800-829-1040	Montana 1-800-829-1040	Texas Dallas, 742-2440 Houston, 541-0440 Elsewhere, 1-800-829-1040
Connecticut 1-800-829-1040	Nebraska Omaha, 422-1500 Elsewhere, 1-800-829-1040	Utah 1-800-829-1040
Delaware 1-800-829-1040	Nevada 1-800-829-1040	Vermont 1-800-829-1040
District of Columbia 1-800-829-1040	New Hampshire 1-800-829-1040	Virginia Richmond, 649-2361 Elsewhere, 1-800-829-1040
Florida Jacksonville, 354-1760 Elsewhere, 1-800-829-1040	New Jersey 1-800-829-1040	Washington Seattle, 442-1040 Elsewhere, 1-800-829-1040
Georgia Atlanta, 522-0050 Elsewhere, 1-800-829-1040	New Mexico 1-800-829-1040	West Virginia 1-800-829-1040
Hawaii Oahu, 541-1040 Elsewhere, 1-800-829-1040	New York Bronx, 488-9150 Brooklyn, 488-9150 Buffalo, 685-5432 Manhattan, 732-0100 Nassau, 222-1131 Queens, 488-9150 Staten Island, 488-9150 Suffolk, 724-5000 Elsewhere, 1-800-829-1040	Wisconsin Milwaukee, 271-3780 Elsewhere, 1-800-829-1040
Idaho 1-800-829-1040	North Carolina 1-800-829-1040	Wyoming 1-800-829-1040
Illinois Chicago, 435-1040 In area code 708, 1-312-435-1040 Elsewhere, 1-800-829-1040	North Dakota 1-800-829-1040	
Indiana Indianapolis, 226-5477 Elsewhere, 1-800-829-1040	Ohio Cincinnati, 621-6281 Cleveland, 522-3000 Elsewhere, 1-800-829-1040	
Iowa Des Moines, 283-0523 Elsewhere, 1-800-829-1040	Oklahoma 1-800-829-1040	
Kansas 1-800-829-1040	Oregon Portland, 221-3960 Elsewhere, 1-800-829-1040	
Kentucky 1-800-829-1040	Pennsylvania Philadelphia, 574-9900 Pittsburgh, 281-0112 Elsewhere, 1-800-829-1040	
Louisiana 1-800-829-1040		
Maine 1-800-829-1040		
Maryland Baltimore, 962-2590 Elsewhere, 1-800-829-1040		

Phone Help for People
With Impaired Hearing
All areas in U.S., including
Alaska, Hawaii, Virgin
Islands, and Puerto Rico:
1-800-829-4059

Note: *This number is
answered by TDD equipment
only.*

Hours of TDD Operation:
8:00 a.m. to 8:30 p.m. EST
(Jan. 1–April 1)
9:00 a.m. to 7:30 p.m. EDT
(April 2–April 17)
9:00 a.m. to 5:30 p.m. EDT
(April 18–Oct. 28)
8:00 a.m. to 4:30 p.m. EST
(Oct. 29–Dec. 31)

What Is TeleTax?

Automated Refund Information allows you to check the status of your refund.

Recorded Tax Information includes about 140 topics that answer many federal tax questions. You can listen to up to three topics on each call you make.



DID YOU KNOW?

It's easy to check the status of your refund with *Automated Refund Information*.

How Do I Use TeleTax?

Choosing the Right Number

Use only the number listed on this page for your area. Use a local city number only if it is not a long distance call for

you. Please do not dial "1-800" when using a local city number. However, when dialing from an area that does not have a local number, be sure to dial 1-800 before calling the toll-free number.

Automated Refund Information

Be sure to have a copy of your tax return available since you will need to know the first social security number shown on your return, the filing status, and the exact whole dollar amount of your refund. Then call the appropriate phone number listed on this page and follow the recorded instructions.

The IRS updates refund information every 7 days. If you call to find out about the status of your refund and do not receive a refund mailing date, please wait 7 days before calling back.

Touch-tone service is available Monday through Friday from 7:00 a.m. to 11:30 p.m. (Hours may vary in your area.)

Recorded Tax Information

A complete list of topics is on the next page. Touch-tone service is available 24 hours a day, 7 days a week.

Select, by number, the topic you want to hear. Then, call the appropriate phone number listed on this page. For the directory of topics, listen to topic 123. Have paper and pencil handy to take notes. ■



DID YOU KNOW?

Recorded Tax Information on touch-tone service is available 24 hours a day, 7 days a week.

Toll-Free TeleTax Telephone Numbers

Alabama
1-800-829-4477
Alaska
1-800-829-4477
Arizona
Phoenix, 640-3933
Elsewhere, 1-800-829-4477
Arkansas
1-800-829-4477
California
Counties of: Alpine,
Amador, Butte, Calaveras,
Colusa, Contra Costa,
Del Norte, El Dorado,
Glenn, Humboldt,
Lake, Lassen, Marin,
Mendocino, Modoc,
Napa, Nevada, Placer,
Plumas, Sacramento, San
Joaquin, Shasta, Sierra,
Siskiyou, Solano, Sonoma,
Sutter, Tehama, Trinity,
Yolo, and Yuba,
1-800-829-4032
Oakland, 839-4245
Elsewhere, 1-800-829-4477
Colorado
Denver, 592-1118
Elsewhere, 1-800-829-4477
Connecticut
1-800-829-4477

Delaware
1-800-829-4477
District of Columbia
628-2929
Florida
1-800-829-4477
Georgia
Atlanta, 331-6572
Elsewhere, 1-800-829-4477
Hawaii
1-800-829-4477
Idaho
1-800-829-4477
Illinois
Chicago, 886-9614
In area code 708,
1-312-886-9614
Springfield, 789-0489
Elsewhere, 1-800-829-4477
Indiana
Indianapolis, 631-1010
Elsewhere, 1-800-829-4477
Iowa
Des Moines, 284-7454
Elsewhere, 1-800-829-4477
Kansas
1-800-829-4477
Kentucky
1-800-829-4477
Louisiana
1-800-829-4477

Maine
1-800-829-4477
Maryland
Baltimore, 244-7306
Elsewhere, 1-800-829-4477
Massachusetts
Boston, 536-0709
Elsewhere, 1-800-829-4477
Michigan
Detroit, 961-4282
Elsewhere, 1-800-829-4477
Minnesota
St. Paul, 644-7748
Elsewhere, 1-800-829-4477
Mississippi
1-800-829-4477
Missouri
St. Louis, 241-4700
Elsewhere, 1-800-829-4477
Montana
1-800-829-4477
Nebraska
Omaha, 221-3324
Elsewhere, 1-800-829-4477
Nevada
1-800-829-4477
New Hampshire
1-800-829-4477
New Jersey
1-800-829-4477
New Mexico
1-800-829-4477

New York
Bronx, 488-8432
Brooklyn, 488-8432
Buffalo, 685-5533
Manhattan, 406-4080
Queens, 488-8432
Staten Island, 488-8432
Elsewhere, 1-800-829-4477
North Carolina
1-800-829-4477
North Dakota
1-800-829-4477
Ohio
Cincinnati, 421-0329
Cleveland, 522-3037
Elsewhere, 1-800-829-4477
Oklahoma
1-800-829-4477
Oregon
Portland, 294-5363
Elsewhere, 1-800-829-4477
Pennsylvania
Philadelphia, 627-1040
Pittsburgh, 261-1040
Elsewhere, 1-800-829-4477
Puerto Rico
1-800-829-4477
Rhode Island
1-800-829-4477

South Carolina
1-800-829-4477
South Dakota
1-800-829-4477
Tennessee
Nashville, 781-5040
Elsewhere, 1-800-829-4477
Texas
Dallas, 767-1792
Houston, 541-3400
Elsewhere, 1-800-829-4477
Utah
1-800-829-4477
Vermont
1-800-829-4477
Virginia
Richmond, 783-1569
Elsewhere, 1-800-829-4477
Washington
Seattle, 343-7221
Elsewhere, 1-800-829-4477
West Virginia
1-800-829-4477
Wisconsin
Milwaukee, 273-8100
Elsewhere, 1-800-829-4477
Wyoming
1-800-829-4477

TOPIC
NO.

OFFICE NO.	SUBJECT
	IRS Help Available
101	IRS services—Volunteer tax assistance, toll-free telephone, walk-in assistance, and outreach programs
102	Tax assistance for individuals with disabilities and the hearing impaired
103	Small Business Tax Education Program (STEP)—Tax help for small businesses
104	Problem Resolution Program—Help for problem situations
105	Public libraries—Tax information tapes and reproducible tax forms
911	Hardship assistance applications
	IRS Procedures
151	Your appeal rights
152	Refunds—How long they should take
153	What to do if you haven't filed your tax return (nonfilers)
154	Form W-2—What to do if not received
155	Forms and publications—How to order
156	Copy of your tax return—How to get one
157	Change of address—How to notify IRS
	Collection
201	The collection process
202	What to do if you can't pay your tax
203	Failure to pay child support and other federal obligations
204	Offers in compromise
	Alternative Filing Methods
251	1040PC tax return
252	Electronic filing
253	Substitute tax forms
254	How to choose a tax preparer
	General Information
301	When, where, and how to file
302	Highlights of tax changes
303	Checklist of common errors when preparing your tax return
304	Extensions of time to file your tax return
305	Recordkeeping
306	Penalty for underpayment of estimated tax
307	Backup withholding
308	Amended returns
309	Tax fraud—How to report
310	Tax-exempt status for organizations
311	How to apply for exempt status
312	Power of attorney information
999	Local information
	Filing Requirements, Filing Status, and Exemptions
351	Who must file?
352	Which form—1040, 1040A, or 1040EZ?
353	What is your filing status?
354	Dependents
355	Estimated tax
356	Decedents
	Types of Income
401	Wages and salaries
402	Tips
403	Interest received
404	Dividends
405	Refunds of state and local taxes
406	Alimony received
407	Business income
408	Sole proprietorship
409	Capital gains and losses

TOPIC	NO.	SUBJECT
	410	Pensions and annuities
	411	Pensions—The General Rule and the Simplified General Rule
	412	Lump-sum distributions
	413	Rollovers from retirement plans
	414	Rental income and expenses
	415	Renting vacation property and renting to relatives
	416	Royalties
	417	Farming and fishing income
	418	Earnings for clergy
	419	Unemployment compensation
	420	Gambling income and expenses
	421	Bartering income
	422	Scholarship and fellowship grants
	423	Nontaxable income
	424	Social security and equivalent railroad retirement benefits
	425	401(k) plans
	426	Passive activities—Losses and credits
		Adjustments to Income
	451	Individual Retirement Arrangements (IRAs)
	452	Alimony paid
	453	Bad debt deduction
	454	Tax shelters
	455	Moving expenses
		Itemized Deductions
	501	Should I itemize?
	502	Medical and dental expenses
	503	Deductible taxes
	504	Home Mortgage Points
	505	Interest expense
	506	Contributions
	507	Casualty losses
	508	Miscellaneous expenses
	509	Business use of home
	510	Business use of car
	511	Business travel expenses
	512	Business entertainment expenses
	513	Educational expenses
	514	Employee business expenses
	515	Disaster area losses
		Tax Computation
	551	Standard deduction
	552	Tax and credits figured by IRS
	553	Tax on a child's investment income
	554	Self-employment tax
	555	Five- or ten-year averaging for lump-sum distributions
	556	Alternative minimum tax
	557	Estate tax
	558	Gift tax
		Tax Credits
	601	Earned income credit (EIC)
	602	Child and dependent care credit
	603	Credit for the elderly or the disabled
	604	Advance earned income credit
		IRS Notices and Letters
	651	Notices—What to do
	652	Notice of underreported income—CP 2000
	653	IRS notices and bills and penalty and interest charges
	654	Notice of changed tax return—CP 12
		Basis of Assets, Depreciation, and Sale of Assets
	701	Sale of your home—General
	702	Sale of your home—How to report gain
	703	Sale of your home—Exclusion of gain, age 55 and over

TOPIC NO.	SUBJECT	Topic numbers are effective January 1, 1995.
704	704 Basis of assets	
705	705 Depreciation	
706	706 Installment sales	
	Employer Tax Information	
751	751 Social security and Medicare withholding rates	
752	752 Form W-2—Where, when, and how to file	
753	753 Form W-4—Employee's Withholding Allowance Certificate	
754	754 Form W-5—Advance Earned Income Credit	
755	755 Employer identification number (EIN)—How to apply	
756	756 Employment taxes for household employees	
757	757 Form 941—Deposit requirements	
758	758 Form 941—Employer's Quarterly Federal Tax Return	
759	759 Form 940/940-EZ—Deposit requirements	
760	760 Form 940/940-EZ—Employer's Annual Federal Unemployment Tax Return	
761	761 Form 945—Annual Return of Withheld Federal Income Tax	
762	762 Tips—Withholding and reporting	
	Magnetic Media Filers—1099 Series and Related Information Returns (For electronic filing of individual returns, listen to Topic 252.)	
801	801 Who must file magnetically	
802	802 Acceptable media and locating a third party to prepare your files	
803	803 Applications, forms, and information	
804	804 Waivers and extensions	
805	805 Test files and combined federal and state filing	
806	806 Electronic filing of information returns	
807	807 Information Reporting Program Bulletin Board System	
	Tax Information for Aliens and U.S. Citizens Living Abroad	
851	851 Resident and nonresident aliens	
852	852 Dual status alien	
853	853 Foreign earned income exclusion—General	
854	854 Foreign earned income exclusion—Who qualifies?	
855	855 Foreign earned income exclusion—What qualifies?	
856	856 Foreign tax credit	
	Tax Information for Puerto Rico Residents (in Spanish)	
901	901 Who must file a U.S. income tax return in Puerto Rico	
902	902 Deductions and credits for Puerto Rico filers	
903	903 Federal employment taxes in Puerto Rico	
904	904 Tax assistance for Puerto Rico residents	
	Other Tele-Tax Topics in Spanish	
951	951 IRS services—Volunteer tax assistance, toll-free telephone, walk-in assistance, and outreach programs	
952	952 Refunds—How long they should take	
953	953 Forms and publications—How to order	
954	954 Highlights of tax changes	
955	955 Who must file?	
956	956 Which form to use?	
957	957 What is your filing status?	
958	958 Social security and equivalent railroad retirement benefits	
959	959 Earned income credit (EIC)	
960	960 Advance earned income credit	
961	961 Alien tax clearance	

Topic
numbers are
effective
January 1,
1995



MAILING ADDRESSES OF INTERNAL REVENUE SERVICE CENTERS

If an addressed envelope came with your return, please use it. If you do not have one, or if you moved during the year, mail your return to the Internal Revenue Service Center indicated for the state where you live. A street address is not needed.

Internal Revenue Service Centers

Alabama—Memphis, TN 37501	Maryland—Philadelphia, PA 19255	Tennessee—Memphis, TN 37501
Alaska—Ogden, UT 84201	Massachusetts—Andover, MA 05501	Texas—Austin, TX 73301
Arizona—Ogden, UT 84201	Michigan—Cincinnati, OH 45999	Utah—Ogden, UT 84201
Arkansas—Memphis, TN 37501	Minnesota—Kansas City, MO 64999	Vermont—Andover, MA 05501
California— <i>Counties of Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Marin, Mendocino, Modoc, Napa, Nevada, Placer, Plumas, Sacramento, San Joaquin, Shasta, Sierra, Siskiyou, Solano, Sonoma, Sutter, Tehama, Trinity, Yolo, and Yuba</i> —Ogden, UT 84201	Mississippi—Memphis, TN 37501	Virginia—Philadelphia, PA 19255
<i>All other counties</i> —Fresno, CA 93888	Missouri—Kansas City, MO 64999	Washington—Ogden, UT 84201
Colorado—Ogden, UT 84201	Montana—Ogden, UT 84201	West Virginia—Cincinnati, OH 45999
Connecticut—Andover, MA 05501	Nebraska—Ogden, UT 84201	Wisconsin—Kansas City, MO 64999
Delaware—Philadelphia, PA 19255	Nevada—Ogden, UT 84201	Wyoming—Ogden, UT 84201
District of Columbia—Philadelphia, PA 19255	New Hampshire—Andover, MA 05501	American Samoa—Philadelphia, PA 19255
Florida—Atlanta, GA 39901	New Jersey—Holtsville, NY 00501	Guam—Commissioner of Revenue and Taxation 855 West Marine Dr. Agana, GU 96910
Georgia—Atlanta, GA 39901	New Mexico—Austin, TX 73301	Puerto Rico—Philadelphia, PA 19255
Hawaii—Fresno, CA 93888	New York— <i>New York City and Counties of Nassau, Rockland, Suffolk, and Westchester</i> —Holtsville, NY 00501	Virgin Islands: Nonpermanent residents—Philadelphia, PA 19255
Idaho—Ogden, UT 84201	<i>All other counties</i> —Andover, MA 05501	Virgin Islands: Permanent residents— V.I. Bureau of Internal Revenue Lockharts Garden No. 1A Charlotte Amalie St. Thomas, VI 00802
Illinois—Kansas City, MO 64999	North Carolina—Memphis, TN 37501	Foreign country: <i>U.S. citizens and those filing Form 2555, Form 2555-EZ or Form 4563</i> —Philadelphia, PA 19255
Indiana—Cincinnati, OH 45999	North Dakota—Ogden, UT 84201	All A.P.O. and F.P.O. addresses—Philadelphia, PA 19255
Iowa—Kansas City, MO 64999	Ohio—Cincinnati, OH 45999	
Kansas—Austin, TX 73301	Oklahoma—Austin, TX 73301	
Kentucky—Cincinnati, OH 45999	Oregon—Ogden, UT 84201	
Louisiana—Memphis, TN 37501	Pennsylvania—Philadelphia, PA 19255	
Maine—Andover, MA 05501	Rhode Island—Andover, MA 05501	
	South Carolina—Atlanta, GA 39901	
	South Dakota—Ogden, UT 84201	

Who do you call if you're behind on your taxes? *The IRS...*

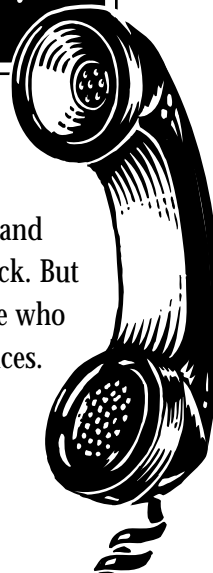
They'll help you with your overdue returns, explain your payment options, and help get your refund if you're due money back. But don't wait...the IRS is looking hard at people who aren't filing their taxes or answering IRS notices.

Do it now...call 1-800-829-1040.

It's in your interest.



Internal Revenue Service



Don't Get Shortchanged

The Earned Income Tax Credit may mean up to \$2,528 for you!

You may qualify for the EITC if, in 1994—

- ✓ You earned less than \$25,296 from a job, and had children living with you, OR
- ✓ You didn't have a qualifying child and you earned less than \$9,000, were age 25–64, and were not a dependent.



Don't wait until next year to get money!!

In 1995—If you make under \$24,396, and have at least one child, you may be able to get extra money in each paycheck. Ask your employer about getting the Advance EITC payment.

For more information call the Internal Revenue Service at

1-800-829-1040.

